

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	5068447
<b>Application Number:</b>	10041765
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	3190
<b>Title of Invention:</b>	Systems and methods for selective use of risk models to predict financial risk
<b>First Named Inventor/Applicant Name:</b>	Daniel Ahles
<b>Customer Number:</b>	29052
<b>Filer:</b>	Mark Lehi Jones/Michell Graydon
<b>Filer Authorized By:</b>	Mark Lehi Jones
<b>Attorney Docket Number:</b>	34250-1142
<b>Receipt Date:</b>	31-MAR-2009
<b>Filing Date:</b>	07-JAN-2002
<b>Time Stamp:</b>	15:05:23
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$180
RAM confirmation Number	389
Deposit Account	195029
Authorized User	
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:	
Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)	
Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)	

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part/.zip	Pages (if appl.)
1	Information Disclosure Statement Letter	34250_1142_Suppl_IDS.pdf	32835 0adff1a6e79ce5ef118fa36cf3aff0f6af1ab7 d12b	no	1

### Warnings:

### Information:

2	Information Disclosure Statement (IDS) Filed (SB/08)	34250_1142_FormSB08a.pdf	863602 bc40ff95ca70ce8410fe7ec3d1d19fc1b7 487a	no	5
---	------------------------------------------------------	--------------------------	------------------------------------------------------	----	---

### Warnings:

### Information:

3	NPL Documents	Introducing_cart.pdf	692676 d9605ee4b9cefdd351c875616db22eef62a 3def	no	3
---	---------------	----------------------	-------------------------------------------------------	----	---

### Warnings:

### Information:

4	NPL Documents	34250_1142_Suppl_Disclosure.pdf	112381 ed3be59832fe6a6f2a8adea01d6jeedfb24 63dde	no	4
---	---------------	---------------------------------	--------------------------------------------------------	----	---

### Warnings:

### Information:

5	Fee Worksheet (PTO-06)	fee-info.pdf	29713 f3cde0bbfb9cefd4a1b8d1ec1da0f0a26f 23	no	2
---	------------------------	--------------	---------------------------------------------------	----	---

### Warnings:

### Information:

Total Files Size (in bytes):

1731207

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.